

**Fill in this information to identify the case:**

Debtor 1 Christopher Krupa; aka Chris Krupa

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 16-14315-aih

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Tiki Series III Trust

Court claim no. (if known): 5-1

Last 4 digits of any number you use to  
identify the debtor's account: 3 3 0 8

Date of payment change:  
Must be at least 21 days after date of this notice 02/01/2020

New total payment: \$ 382.30  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 106.75 New escrow payment: \$ 73.84

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Christopher Krupa

First Name Middle Name Last Name

Case number (if known) 16-14315-aih

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date 12/18/2019

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: December 06, 2019

CHRISTOPHER KRUPA  
1651 MENTOR AVE APT 1003  
PAINESVILLE OH 44077

Loan: [REDACTED]  
Property Address:  
1651 MENTOR AVENUE UNIT APT 1003  
PAINESVILLE, OH 44077

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2020:
Principal & Interest Pmt:	308.46	308.46
Escrow Payment:	106.75	73.84
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$415.21	\$382.30

Escrow Balance Calculation	
Due Date:	Nov 01, 2019
Escrow Balance:	800.00
Anticipated Pmts to Escrow:	320.25
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$1,120.25

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	802.58	130.99
Feb 2019	100.32	151.32	601.93		* County Tax	300.97	282.31
Mar 2019	100.32	106.75			*	401.29	389.06
Apr 2019	100.32	106.75			*	501.61	495.81
May 2019	100.32	106.75			*	601.93	602.56
Jun 2019	100.32	106.75			*	702.25	709.31
Jun 2019				443.06	* County Tax	702.25	266.25
Jul 2019	100.32	106.75	601.93		* County Tax	200.64	373.00
Aug 2019	100.32	106.75			*	300.96	479.75
Sep 2019	100.32	106.75			*	401.28	586.50
Oct 2019	100.32	106.75			*	501.60	693.25
Nov 2019	100.32	106.75			*	601.92	800.00
Dec 2019	100.32				*	702.24	800.00
Jan 2020	100.32				*	802.56	800.00
					Anticipated Transactions	802.56	800.00
Dec 2019		213.50					1,013.50
Jan 2020		106.75					1,120.25
	\$1,203.84	\$1,432.32	\$1,203.86	\$443.06			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,203.86. Under Federal law, your lowest monthly balance should not have exceeded 200.64 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

silent on this issue. Your actual lowest monthly balance was greater than 200.64. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

Analysis Date: December 06, 2019

CHRISTOPHER KRUPA

Loan: 

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,120.25	590.77
Feb 2020	73.84	443.06	County Tax	751.03	221.55
Mar 2020	73.84			824.87	295.39
Apr 2020	73.84			898.71	369.23
May 2020	73.84			972.55	443.07
Jun 2020	73.84			1,046.39	516.91
Jul 2020	73.84	443.06	County Tax	677.17	147.69
Aug 2020	73.84			751.01	221.53
Sep 2020	73.84			824.85	295.37
Oct 2020	73.84			898.69	369.21
Nov 2020	73.84			972.53	443.05
Dec 2020	73.84			1,046.37	516.89
Jan 2021	73.84			1,120.21	590.73
	<u>\$886.08</u>	<u>\$886.12</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 147.69. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 147.69 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,120.25. Your starting balance (escrow balance required) according to this analysis should be \$590.77. This means you have a surplus of 529.48. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 886.12. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	73.84
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$73.84</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
CLEVELAND DIVISION**

In Re:

Case No. 16-14315-aih

Christopher Krupa  
*aka* Chris Krupa

Chapter 13

Debtor(s).

Judge Arthur I. Harris

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**CERTIFICATE OF SERVICE**

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I certify that on December 18, 2019, a true and correct copy of this Notice or Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Robert J. Delchin, Debtor's Counsel  
rdelchin@rcbiales.com

Lauren A Helbling, Trustee  
ch13trustee@ch13cleve.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Christopher Krupa, Debtor  
1651 Mentor Ave.  
#1003  
Painesville Twp, OH 44077

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
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Loveland, OH 45140  
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Attorney for Creditor